

SAVINGS AND DEPOSIT ACCOUNT RATE CHART

FIRST FEDERAL BANK OF FLORIDA
 4705 W. US Hwy 90
 Lake City, FL 32055
 Rates and APY Effective as of:
 January 24, 2012

This Rate Chart contains information about interest rates and annual percentage yields for some of the accounts we offer.

Account Product Name	Daily Balances	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
SAVINGS b		\$50.00	\$1,000.00 c	0.05%	0.05%
INTEREST CHECKING b		\$50.00	\$ 5,000.00 c		
	\$5,000.00 and up			0.01%	0.01%
SENIOR MEMBER b		\$50.00	\$ 5,000.00 c		
	\$5,000.00-24,999.99			0.01%	0.01%
	\$25,000.00-49,999.99			0.01%	0.01%
	\$50,000.00 and up			0.05%	0.05%
PRESTIGE b		\$50.00	\$ 5,000.00 c		
	\$5,000.00-24,999.99			0.01%	0.01%
	\$25,000.00-49,999.99			0.01%	0.01%
	\$50,000.00 and up			0.05%	0.05%
INVESTOR ACCESS CHECKING ACCOUNT b		\$50.00	\$ 5,000.00 c		
	\$5,000.00-24,999.99			0.05%	0.05%
	\$25,000.00 and up			0.15%	0.15%
CASH MANAGEMENT ACCOUNT b		\$50.00	\$ 5,000.00 c		
	\$0.00 - \$4,999.99			0.00%	0.00%
	\$5,000.00 - \$49,999.99			0.05%	0.05%
	\$50,000.00 - 249,999.99			0.15%	0.15%
	\$250,000.00 - 749,999.99			0.20%	0.20%
	\$750,000.00 - 999,999.99			0.30%	0.30%
	\$1,000,000.00 and up			0.50%	0.50%
HEALTH SAVINGS ACCOUNT b		\$50.00			
	\$0.00 - 2,499.99			0.01%	0.01%
	\$2,500.00 - 9,999.99			0.05%	0.05%
	\$10,000.00 and up			0.10%	0.10%
STUDENT SAVERS b		\$5.00	\$5.00 c	0.05%	0.05%

- b) The interest rate and annual percentage yield may change after account opening.
 c) Daily balance. The amount of the principal in the account each day. Account will earn no interest on any day that the balance falls below this amount.

Fees could reduce the earnings on the account.
Interest is compounded daily and credited monthly excluding regular savings.

